

# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

In re Duston T. Pope  
Debtor

Case No. 12-66232  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 9

Last four digits of any number you  
use to identify the debtor's account: 7437

Date of payment change:  
Must be at least 21 days after date of this notice 08/01/2013

Uniform Claim Identifier: WFCMGE1266232MIE20037437

New total payment:  
Principal, Interest, and escrow, if any \$1,151.21

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$194.74

New escrow payment: \$198.66

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

- I am the creditor.     I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Kelli Wygant  
VP of Loan Documentation

Date 07/01/2013

Print: Kelli Wygant

Title VP of Loan Documentation

Company Wells Fargo Home Mortgage  
Address MAC X7801-014  
3476 Stateview Blvd.  
Fort Mill, SC 29715

Specific Contact Information:  
P: 800-274-7025  
E: [NoticeOfPaymentChangeInquiries@wellsfargo.com](mailto:NoticeOfPaymentChangeInquiries@wellsfargo.com)

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UNITED STATES BANKRUPTCY COURT  
Eastern District of Michigan (Detroit)

Chapter 13 No. 12-66232

Judge: Judge Marci B McIvor

In re:

Duston T. Pope

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on July 01, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Duston T. Pope  
14327 Arden  
Livonia, MI 48154

Debtor's Attorney: Rochelle E. Guznack  
905 W. Ann Arbor Trail  
Plymouth, MI 48170

Trustee: David Wm Ruskin  
26555 Evergreen Rd Ste 1100  
Southfield, MI 48076-4251

/s/ Bill Taylor

\_\_\_\_\_  
Authorized Agent



HOME  
MORTGAGE

Wells Fargo Home Mortgage  
PO Box 14547  
Des Moines, IA 50306-4547

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DUSTON T POPE  
14327 ARDEN ST  
LIVONIA MI 48154

**For informational purposes**

**Escrow account disclosure statement  
and notice of new mortgage payment**

Loan number:	[REDACTED]
Next payment due date:	May 01, 2013
New payment effective date:	August 01, 2013
New payment amount:	\$1,151.21
Shortage amount:	<b>\$1.87</b>
Principal balance:	\$134,336.01
Interest rate:	6.875%
Statement date:	May 09, 2013
Account review period:	Dec 2012 - Jul 2013
Customer service:	1-800-340-0473
Customer service hours:	Mon - Fri 6 a.m. - 10 p.m. Sat 8 a.m. - 2 p.m. CT

We accept telecommunications relay service calls.

**Property address:**  
14327 ARDEN ST  
LIVONIA MI 48154-2208

Dear DUSTON T POPE:

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

**New escrow and mortgage payment amount**

New payment effective date	Current payment (\$)	Option 1	New payment (\$)
Option 2			
August 01, 2013 <sup>1</sup>			
Principal and/or interest	952.55	952.55	952.55
Escrow payment	194.74	198.50	198.50
Escrow shortage/prepayment <sup>2</sup>	0.00	0.00	0.16
<b>Total payment amount</b>	<b>1,147.29</b>	<b>1,151.05</b>	<b>1,151.21</b>

*1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your August 01, 2013 payment is made in full.*

*2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.*

The escrow disclosure indicates a shortage of \$1.87. We have spread this amount over the next 12 months and included it in the new payment amount. However, any voluntary decision to pay the shortage in full will reduce the payment to \$1,151.05. If you voluntarily choose to pay this shortage in full now, please detach this coupon and mail it along with the check to the address that appears on this statement.

**You may use either of the following options to restore your required account balance**

**Option 1: Pay the entire shortage now**

Pay the entire escrow shortage amount of \$1.87 using the shortage payment coupon and your new mortgage payment will be \$1,151.05

**Option 2: Pay the shortage over 12 months**  
**No action required unless you use a bill pay or 3rd party payment service to pay your mortgage**

Pay the escrow account shortage of \$1.87 in 12 payments of \$0.16 which we've included in your new payment amount of \$1,151.21.

**Attention bill pay and 3rd party payment service customers:** Notify your service of the change to your mortgage payment.

**Shortage payment coupon for loan number: [REDACTED]**

*Note: Due to changes in your taxes and insurance, your mortgage payment may increase even if you voluntarily decide to pay your shortage in full.*

Your escrow account review indicates a shortage of **\$1.87**. For your convenience, we have spread this amount over **12** months and included it in your new scheduled payment. However, you may choose to pay it in full and your mortgage payment will be **\$1,151.05**.

If you choose to pay this shortage in full now, please detach this coupon and mail it along with your check to the address that appears on this coupon. Wells Fargo Bank, N. A. may clear your check electronically. Receipt of your check will authorize us to process your payment as an electronic debit to the account on which the check was written.

*Please do not include this remittance with your mortgage payment.*

**Escrow shortage payment: \$1.87**

**New mortgage payment if shortage is paid: \$1,151.05**



HOME  
MORTGAGE

DUSTON T POPE

Wells Fargo Home Mortgage  
PO Box 5296  
Carol Stream, IL 60197-5296

**For informational purposes**

Loan number: [REDACTED]

**The following information covers your projected escrow account activity from Aug 2013 to Jul 2014****Projected escrow account disbursements****Annualized items to be paid from your escrow account (\$):**

CITY TAX	1,674.96
HAZARD INS	707.00
Total disbursements	2,381.96
<b>Scheduled escrow payment</b>	<b>198.50<sup>1</sup></b>

*1. Your escrow payment is calculated by dividing the total disbursements by 12.***Projected escrow account activity for the next 12 months**

<b>Date</b>	<b>Anticipated payments (\$)</b>			<b>Escrow balance (\$)</b>	
	<b>To escrow</b>	<b>From escrow</b>	<b>Description</b>	<b>Projected</b>	<b>Required</b>
Aug 2013			Starting balance	1,077.59	1,079.46
Aug 2013	198.50	845.06	LIVONIA CITY	431.03	432.90
Sep 2013	198.50	0.00		629.53	631.40
Oct 2013	198.50	0.00		828.03	829.90
Nov 2013	198.50	0.00		1,026.53	1,028.40
Dec 2013	198.50	825.90	LIVONIA CITY	397.00 <sup>2</sup>	397.00 <sup>3</sup>
Jan 2014	198.50	0.00		593.63	595.50
Feb 2014	198.50	0.00		792.13	794.00
Mar 2014	198.50	0.00		990.63	992.50
Apr 2014	198.50	0.00		1,189.13	1,191.00
May 2014	198.50	707.00	STATE FARM INS	680.63	682.50
Jun 2014	198.50	0.00		879.13	881.00
Jul 2014	198.50	0.00		1,077.63	1,079.50
<b>Total</b>	<b>2,382.00</b>	<b>2,381.96</b>			

These calculations indicate the projected escrow balance will be less than the required escrow balance. The resulting shortage is \$1.87. If you choose to pay the shortage in full, the new payment will be \$1,151.05.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

**2. Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.

**3. Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your 2-month minimum escrow balance is **\$397.00**
- State law requires that this minimum escrow balance not exceed **\$397.00**
- Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

**Information about your escrow account shortage**

Your lowest projected escrow account balance (low point) (\$)	395.13
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Less your required minimum escrow account balance (\$)	397.00
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<b>This means your escrow account has a shortage of (\$)</b>	<b>1.87</b>
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For informational purposes

Loan number: [REDACTED]

The following information covers your escrow account history activity from Dec 2012 to Jul 2013

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Dec 2012					Starting balance	1,056.57	1,085.98
Dec 2012	194.74	165.33 <sup>1</sup>	861.83	829.90 <sup>1</sup>	LIVONIA CITY	389.48	421.41
Jan 2013	194.74	194.74	0.00	0.00		584.22	616.15
Feb 2013	194.74	194.74	0.00	0.00		778.96	810.89
Mar 2013	194.74	194.74	0.00	0.00		973.70	1,005.63
Apr 2013	194.74	194.74	0.00	0.00		1,168.44	1,200.37
May 2013 est.	194.74	194.74	630.00	707.00 <sup>1</sup>	STATE FARM INSURANCE CO	733.18	688.11
Jun 2013 est.	194.74	194.74	0.00	0.00		927.92	882.85
Jul 2013 est.	194.74	194.74	0.00	0.00		1,122.66	1,077.59
<b>Totals</b>	<b>1,557.92</b>	<b>1,528.51</b>	<b>1,491.83</b>	<b>1,536.90</b>			

*1. Indicates where a difference exists between the projected and actual account activity.*

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- No due dates to remember or checks to write

It's free, secure and convenient. To enroll, call 1-866-386-8519.

A guide to your escrow questions and answers is available at: [wellsfargo.com/escrowquestions](http://wellsfargo.com/escrowquestions)

